

Massachusetts Guaranteed Issue Nongroup Membership¹
as of December 31, 2001

Nongroup Membership Total Membership	Type of Plan	MA	MA	12/31/00 to 12/31/01 MEMBER DIFFERENCE
		Members as of 12/31/00	Members as of 12/31/01	
Aetna Life Insurance Company	Medical	1	0	(1)
Aetna Life Insurance Company	Pref Prov	14	16	2
Aetna US Healthcare Inc.	HMO	164	269	105
Blue Cross and Blue Shield of MA, Inc.	Pref Prov	3,313	3,455	142
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Alt. Plan) ²	HMO	NA	484	484
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Std. Plan)	HMO	12,629	15,961	3,332
CIGNA HealthCare of Massachusetts, Inc.	HMO	97	267	170
Community Health Plan	HMO	171	0	(171)
Fallon Community Health Plan, Inc.	HMO	1,145	933	(212)
Gerber Life Insurance Company	Medical	3	3	0
(The) Guardian Life Insurance Company of America	Medical	2	2	0
(The) Guardian Life Insurance Company of America	Pref Prov	6	13	7
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ²	HMO	NA	2,333	2,333
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	14,016	7,241	(6,775)
Health New England, Inc.	HMO	832	848	16
John Alden Life Insurance Company	Medical	0	0	0
John Alden Life Insurance Company	Pref Prov	1	1	0
(The) MEGA Life and Health Insurance Company	Medical	0	0	0
New England Life Insurance Company	Medical	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0
New York Life Insurance Company	Medical	2	0	(2)
Tufts Associated HMO, Inc.	HMO	1,427	1,335	(92)
United HealthCare Insurance Company	Medical	10	13	3
United HealthCare Insurance Company	Pref Prov	32	35	3
United HealthCare of New England, Inc.	HMO	101	121	20
Total Members		33,966	33,330	(636)
Massachusetts Population ^{3,4}		6,349,097	6,379,304	
Market Penetration Rate ⁵		0.53%	0.52%	

Nongroup Membership Total Subscribers	Type of Plan	MA	MA	12/31/00 to 12/31/01 Subscriber DIFFERENCE
		Subscribers as of 12/31/00	Subscribers as of 12/31/01	
Aetna Life Insurance Company	Medical	1	0	(1)
Aetna Life Insurance Company	Pref Prov	12	13	1
Aetna US Healthcare Inc.	HMO	134	221	87
Blue Cross and Blue Shield of MA, Inc.	Pref Prov	2,217	2,292	75
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Alt. Plan) ²	HMO	NA	327	327
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Std. Plan)	HMO	8,370	10,126	1,756
CIGNA HealthCare of Massachusetts, Inc.	HMO	82	223	141
Community Health Plan	HMO	122	0	(122)
Fallon Community Health Plan, Inc.	HMO	789	713	(76)
Gerber Life Insurance Company	Medical	3	3	0
(The) Guardian Life Insurance Company of America	Medical	2	2	0
(The) Guardian Life Insurance Company of America	Pref Prov	3	10	7
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ²	HMO	NA	1,861	1,861
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	10,125	5,388	(4,737)
Health New England, Inc.	HMO	694	743	49
John Alden Life Insurance Company	Medical	0	0	0
John Alden Life Insurance Company	Pref Prov	1	1	0
(The) MEGA Life and Health Insurance Company	Medical	0	0	0
New England Life Insurance Company	Medical	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0
New York Life Insurance Company	Medical	1	0	(1)
Tufts Associated HMO, Inc.	HMO	1,194	1,142	(52)
United HealthCare Insurance Company	Medical	8	7	(1)
United HealthCare Insurance Company	Pref Prov	27	28	1
United HealthCare of New England, Inc.	HMO	86	101	15
Total Subscribers		23,871	23,201	(670)

Nongroup Membership Total Dependents	Type of Plan	MA	MA	12/31/00 to 12/31/01 Dependent DIFFERENCE
		Dependents as of 12/31/00	Dependents as of 12/31/01	
Aetna Life Insurance Company	Medical	0	0	0
Aetna Life Insurance Company	Pref Prov	2	3	1
Aetna US Healthcare Inc.	HMO	30	48	18
Blue Cross and Blue Shield of MA, Inc.	Pref Prov	1,096	1,163	67
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Alt. Plan) ²	HMO	NA	157	157
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - Std. Plan)	HMO	4,259	5,835	1,576
CIGNA HealthCare of Massachusetts, Inc.	HMO	15	44	29
Community Health Plan	HMO	49	0	(49)
Fallon Community Health Plan, Inc.	HMO	356	220	(136)
Gerber Life Insurance Company	Medical	0	0	0
(The) Guardian Life Insurance Company of America	Medical	0	0	0
(The) Guardian Life Insurance Company of America	Pref Prov	3	3	0
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ²	HMO	NA	472	472
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	3,891	1,853	(2,038)
Health New England, Inc.	HMO	138	105	(33)
John Alden Life Insurance Company	Medical	0	0	0
John Alden Life Insurance Company	Pref Prov	0	0	0
(The) MEGA Life and Health Insurance Company	Medical	0	0	0
New England Life Insurance Company	Medical	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0
New York Life Insurance Company	Medical	1	0	(1)
Tufts Associated HMO, Inc.	HMO	233	193	(40)
United HealthCare Insurance Company	Medical	2	6	4
United HealthCare Insurance Company	Pref Prov	5	7	2
United HealthCare of New England, Inc.	HMO	15	20	5
Total Dependents		10,095	10,129	34

¹ Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).

² Beginning November 1, 2001, carriers were permitted to offer an alternate guaranteed issue health plan in addition to the standard guaranteed issue health plan. Blue Cross and Blue Shield of Massachusetts, Inc. and Harvard Pilgrim Health Care, Inc.offered the noted plans on 11/1/01.

³ 2000 Population Source: U.S. Census Bureau, Census 2000 Redistricting Data (P.L. 94-171) Summary File, Table PL1 - March 21, 2001.

⁴ 2001 Population Source: Population Estimates Program, Population Division, U.S. Bureau of the Census, March 27, 2002 - estimated population by county as of July 1, 2001.

⁵ Total members in Massachusetts divided by the 2000 and 2001 population in Massachusetts respectively.